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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/505,031	02/16/2000	James Richard Kraemer	RSW9-99-118	6261

7590 01/27/2003

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EXAMINER

GRAHAM, CLEMENT B

ART UNIT

PAPER NUMBER

3628

DATE MAILED: 01/27/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No.	Applicant(s)
	09/505,031	KRAEMER ET AL.
	Examiner	Art Unit
	Clement B Graham	3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 16 Februar 2000.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

4) Claim(s) 1-43 is/are pending in the application.

4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5) Claim(s) \_\_\_\_\_ is/are allowed.

6) Claim(s) 1-43 is/are rejected.

7) Claim(s) \_\_\_\_\_ is/are objected to.

8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on \_\_\_\_\_ is: a) approved b) disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

#### Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some \* c) None of:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

#### Attachment(s)

1) Notice of References Cited (PTO-892)

4) Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_.

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

5) Notice of Informal Patent Application (PTO-152)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) 3.

6) Other: \_\_\_\_\_

**DETAILED ACTION****Claim Rejections - 35 USC § 103**

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claim 1-43, are rejected under 35 U.S.C. 103(a) as being unpatentable over Duhon (US Patent No (6,311,169) in view of Masuda (US Patent No (5,883,452).

As per claim 1-2, Duhon disclose receiving credit history data for a creditor. (Note abstract and column 2 lines 30-60 and column 6 lines 15-50). Duhon also disclose summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months; summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months. (See column 9 lines 5-15 and column 15 line 20 and column 16 lines 20-25). Duhon also disclose calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months (See column 6 lines 55-65). Duhon also disclose calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months comparing the average percentage of new credit card debt to total

credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and issuing a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.(See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). Duhon does not explicitly teach the issuance of credit card. However Masuda disclose a plurality of cards with storage means which can be issued are stocked in the retail store which has the first system, each card has each first identification information of the card recorded in the storage means, when asked by a customer to buy goods with credit, the retail store assigns a certain card to the customer, and makes a contact with the second system which has information of and controls over purchases of goods by the said customer with credit, then inquire the credibility of the said customer, the second system investigates the credibility information of the customer, if the buying of the goods with credit is allowed, the second system transmits second identification information derived from the first identification information to the first system and in response to the transmitted second identification information, the means for deriving second identification information in the first system derives information corresponding to the transmitted information, and the comparing means compares the derived information with the transmitted second identification information, if the compared second identification information agrees with each other, then the reading/writing means writes information indicating that the card can be issued on the card, allowing the card to be issued, if the compared identification information

does not agree with each other, then information representing that the compared identification information does not agree with each other is indicated or displayed, and the issuance of the card is rejected. (See column 4 lines 45-65). It would have been obvious to one of ordinary skill in art at the time the invention was made to modify the teachings of Duhon to include Masuda in order analyze credit cards accounts with various status and calculate the balance and calculating the different balances over a period of months. The benefit would have been to identify teaser surfers with time series credit history.

As per claim 3, Duhon does not explicitly teach wherein a new credit card is a credit card having been issued to the creditor for less than six months. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a new credit card is a credit card having been issued to the creditor for less than six months. The benefit would have been to determine the length of time the card was issued.

As per claim 4, Duhon does not explicitly teach wherein a new credit card is a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein

the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a new credit card is a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. The benefit would have been to determine the length of time the card was issued.

As per claim 5, Duhon does not explicitly teach wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a relatively new credit card is a credit card having been issued to the creditor for less than twelve months. The benefit would have been to determine the length of time the card was issued.

As per claim 6, Duhon does not explicitly teach wherein a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance

expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. The benefit would have been to determine the length of time the card was issued.

As per claim 7, Duhon disclose wherein predetermined number of months is twelve months. (See column 15 line 45 and column 16 lines 15-20). It would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon modified to include Madsuda when applied could have perform these functions in order to calculate the predetermined number of months. The benefit would have been to determine the number of months pertains to credit history.

As per claim 8, Duhon disclose wherein predetermined number of months is twelve months. (See column 15 line 45 and column 16 lines 15-20). It would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon modified to include Masuda when applied could have perform these in order to calculate the predetermined number of months. The benefit would have been to determine the number of months as it pertains to credit history.

As per claim 9-10, Duhon disclose wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent. It would have been obvious to one of ordinary skill in the art at the time the invention was made that

comparing credit card debt is sixty five percent or eighty five percent. (See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). It would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon and Masuda can be applied in order to determine the average percentage of new credit card debt to total credit card debt. The benefit would have been for a credit card issuer to have these information available in order to determine the issuance of credit cards.

As per claim 11-12, Duhon disclose receiving credit history data for a creditor. (Note abstract and column 2 lines 30-60 and column 6 lines 15-50). Duhon also disclose summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months; summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card, debt is summed for each of the predetermined number of months. (See column 9 lines 5-15 and column 15 line 20 and column 16 lines 20-25). Duhon also disclose calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months (See column 6 lines 55-65). Duhon also disclose calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total

credit card debt; and issuing a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.(See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). Duhon does not explicitly teach the issuance of credit card. However Masuda disclose a plurality of cards with storage means which can be issued are stocked in the retail store which has the first system, each card has each first identification information of the card recorded in the storage means, when asked by a customer to buy goods with credit, the retail store assigns a certain card to the customer, and makes a contact with the second system which has information of and controls over purchases of goods by the said customer with credit, then inquire the credibility of the said customer, the second system investigates the credibility information of the customer, if the buying of the goods with credit is allowed, the second system transmits second identification information derived from the first identification information to the first system and in response to the transmitted second identification information, the means for deriving second identification information in the first system derives information corresponding to the transmitted information, and the comparing means compares the derived information with the transmitted second identification information, if the compared second identification information agrees with each other, then the reading/writing means writes information indicating that the card can be issued on the card, allowing the card to be issued, if the compared identification information does not agree with each other, then information representing that the compared identification information does not agree with each other is indicated or displayed, and

the issuance of the card is rejected. (See column 4 lines 45-65). It would have been obvious to one of ordinary skill in art at the time the invention was made to modify the teachings of Duhon to include Masuda in order analyze credit cards accounts with various status and calculate the balance and calculating the different balances over a period of months. The benefit would have been to identify teaser surfers with time series credit history.

As per claim 13, Duhon does not explicitly teach wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months and a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates and in order to calculate whether a relatively new credit card is a credit card having been issued to the creditor for less than twelve months. The benefit would have been to determine the length of time the card was issued.

As per claim 14, Duhon does not explicitly teach wherein a new credit card is on of

a credit card having been issued to the creditor for less than six months and a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a new credit card is a credit card having been issued to the creditor for less than six months or calculate whether a new credit card is a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. The benefit would have been to determine the length of time the card was issued.

As per claim 15, Dunhon disclose, wherein predetermined number of months is one of twelve months and twenty-four months. (See column 15 line 45 and column 16 lines 15-20). It would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon and Masuda when applied could have perform these calculation in order to determine the predetermined number of months. The benefit would have been to determine the number of months as it pertains to credit history.

As per claim 16, Duhon disclose wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent. It would have been obvious to one of ordinary skill in the art at the time the invention was made that

comparing credit card debt is sixty five percent or eighty five percent.(See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). It would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon and Masuda can be applied in order to determine the average percentage of new credit card debt to total credit card debt. The benefit would have been for a credit card issuer to have these information available in order to determine the issuance of credit cards.

As per claim 17-18, Duhon disclose receiving credit history data for a creditor. (Note abstract and column 2 lines 30-60 and column 6 lines 15-50). Duhon also disclose comparing an amount of new credit card debt to a total amount of credit card debt. (See column 9 lines 5-15 and column 15 line 20 and column 16 lines 20-25). Duhon does not explicitly teach issuing a credit card to the creditor based on the comparison of the amount of new credit card debt to the total amount of credit card debt. However Masuda disclose issuing a credit card to the creditor based on the comparison of the amount of new credit card debt to the total amount of credit card debt. It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to analyzed an applicant previous credit information. The benefit would have been for an issuer to determine whether or not a credit should be granted.

As per claim 19, Duhon disclose wherein the comparison of amount of new credit card debt to the total amount of credit card debt is performed over a predetermined number of months. (See column15 line 40-45). It would have been obvious to one of

ordinary skill in the art at the time the invention was made that the teachings of Duhon and Masuda when applied can perform these functions in order to perform comparison of amount of new credit card debt to the total amount of credit card debt is performed over a predetermined number of months. The benefit would have been to determine if an applicant credit standard rating is above a certain level whereby the issuer can make a determination whether to issue a credit card to an applicant.

As per claim 20, Duhon disclose wherein the comparison of the amount of new credit card debt to the total amount of credit card debt exceeds a first predetermined threshold and the comparison of the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold. (See column 15 lines 20). It would have been obvious to one of ordinary skill in the art at time the invention was made to modify the teachings of Duhon to include Masuda in order to compare the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold. The benefit would have been to determine whether total new credit card debt exceeds a first criteria and to determine whether total new credit card debt exceeds a second criteria.

As per claim 21-22, Duhon disclose receiving credit history data for a creditor. (Note abstract and column 2 lines 30-60 and column 6 lines 15-50). Duhon also disclose summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months; summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card, debt is summed for each of the predetermined number of

months. (See column 9 lines 5-15 and column 15 line 20 and column 16 lines 20-25).

Duhon also disclose calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months (See column 6 lines 55-65). Duhon also disclose calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and issuing a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.(See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). Duhon does not explicitly teach the issuance of credit card. However Masuda disclose a plurality of cards with storage means which can be issued are stocked in the retail store which has the first system, each card has each first identification information of the card recorded in the storage means, when asked by a customer to buy goods with credit, the retail store assigns a certain card to the customer, and makes a contact with the second system which has information of and controls over purchases of goods by the said customer with credit, then inquire the credibility of the said customer, the second system investigates the credibility information of the customer, if the buying of the goods with credit is allowed, the second system transmits second identification information derived from the first identification

information to the first system and in response to the transmitted second identification information, the means for deriving second identification information in the first system derives information corresponding to the transmitted information, and the comparing means compares the derived information with the transmitted second identification information, if the compared second identification information agrees with each other, then the reading/writing means writes information indicating that the card can be issued on the card, allowing the card to be issued, if the compared identification information does not agree with each other, then information representing that the compared identification information does not agree with each other is indicated or displayed, and the issuance of the card is rejected. (See column 4 lines 45-65). It would have been obvious to one of ordinary skill in art at the time the invention was made to modify the teachings of Duhon to include Masuda in order analyze credit cards accounts with various status and calculate the balance and calculating the different balances over a period of months. The benefit would have been to identify teaser surfers with time series credit history.

As per claim 23, Duhon does not explicitly teach wherein a new credit card is a credit card having been issued to the creditor for less than six months. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a new

credit card is a credit card having been issued to the creditor for less than six months.

The benefit would have been to determine the length of time the card was issued.

As per claim 24, Duhon does not explicitly teach wherein a new credit card is a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a new credit card is a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. The benefit would have been to determine the length of time the card was issued.

As per claim 25, Duhon does not explicitly teach wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to

calculate whether a relatively new credit card is a credit card having been issued to the creditor for less than twelve months. The benefit would have been to determine the length of time the card was issued.

As per claim 26, Duhon does not explicitly teach wherein a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. The benefit would have been to determine the length of time the card was issued.

As per claim 27, Duhon disclose wherein predetermined number of months is twelve months. (See column 15 line 45 and column 16 lines 15-20). It would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon and Masuda can be applied in order to calculate the predetermined number of months. The would have been to determine the number of months pertains to credit history.

As per claim 28, Duhon disclose wherein predetermined number of months is twelve months. (See column 15 line 45 and column 16 lines 15-20). It would have

been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon and Masuda can be applied in order to calculate the predetermined number of months. The benefit would have been to determine the number of months as it pertains to credit history.

As per claim 29-30, Duhon disclose wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent. It would have been obvious to one of ordinary skill in the art at the time the invention was made that comparing credit card debt is sixty five percent or eighty five percent.(See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). It would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon and Masuda can be applied in order to determine the average percentage of new credit card debt to total credit card debt. The benefit would have been for a credit card issuer to have these information available in order to determine the issuance of credit cards.

As per claim 31-32, Duhon disclose receiving credit history data for a creditor. (Note abstract and column 2 lines 30-60 and column 6 lines 15-50). Duhon also disclose summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months; summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card, debt is summed for each of the predetermined number of months. (See column 9 lines 5-15 and column 15 line 20 and column 16 lines 20-25).

Duhon also disclose calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months (See column 6 lines 55-65). Duhon also disclose calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and issuing a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.(See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). Duhon does not explicitly teach the issuance of credit card. However Masuda disclose a plurality of cards with storage means which can be issued are stocked in the retail store which has the first system, each card has each first identification information of the card recorded in the storage means, when asked by a customer to buy goods with credit, the retail store assigns a certain card to the customer, and makes a contact with the second system which has information of and controls over purchases of goods by the said customer with credit, then inquire the credibility of the said customer, the second system investigates the credibility information of the customer, if the buying of the goods with credit is allowed, the second system transmits second identification information derived from the first identification information to the first system and in response to the transmitted second identification information, the means for deriving second identification information in the first system

derives information corresponding to the transmitted information, and the comparing means compares the derived information with the transmitted second identification information, if the compared second identification information agrees with each other, then the reading/writing means writes information indicating that the card can be issued on the card, allowing the card to be issued, if the compared identification information does not agree with each other, then information representing that the compared identification information does not agree with each other is indicated or displayed, and the issuance of the card is rejected. (See column 4 lines 45-65). It would have been obvious to one of ordinary skill in art at the time the invention was made to modify the teachings of Duhon to include Masuda in order analyze credit cards accounts with various status and calculate the balance and calculating the different balances over a period of months. The benefit would have been to identify teaser surfers with time series credit history.

As per claim 33, Duhon does not explicitly teach wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months and a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of

Duhon to include Masuda in order to calculate whether a relatively new credit card is a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates and in order to calculate whether a relatively new credit card is a credit card having been issued to the creditor for less than twelve months. The benefit would have been to determine the length of time the card was issued.

As per claim 34, Duhon does not explicitly teach wherein a new credit card is one of a credit card having been issued to the creditor for less than six months and a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. However Masuda disclose a credit card system, wherein the card has recorded thereon an issuance expiration date, wherein the card reader is configured to read the issuance expiration date, and wherein the processor is configured to compare the issuance expiration date with a date on which the card is issued. (See column 8 line 15). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to calculate whether a new credit card is a credit card having been issued to the creditor for less than six months or calculate whether a new credit card is a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates. The benefit would have been to determine the length of time the card was issued.

As per claim 35, Dunhon disclose, wherein predetermined number of months is one of twelve months and twenty-four months. (See column 15 line 45 and column 16 lines 15-20). It would have been obvious to one of ordinary skill in the art at the time

the invention was made that the teachings of Duhon and Masuda when applied could have perform the calculation in order to determine the predetermined number of months. The benefit would have been to determine the number of months as it pertains to credit history.

As per claim 36, Duhon disclose wherein the preset cutoff average percentage of new credit card debt to total credit card debt is sixty-five percent. It would have been obvious to one of ordinary skill in the art at the time the invention was made that comparing credit card debt is sixty five percent or eighty five percent.(See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). It would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon and Masuda can be applied in order to determine the average percentage of new credit card debt to total credit card debt. The benefit would have been for a credit card issuer to have these information available in order to determine the issuance of credit cards.

As per claim 37-38, Duhon disclose receiving credit history data for a creditor. (Note abstract and column 2 lines 30-60 and column 6 lines 15-50). Duhon also disclose comparing an amount of new credit card debt to a total amount of credit card debt. (See column 9 lines 5-15 and column 15 line 20 and column 16 lines 20-25). Duhon does not explicitly teach issuing a credit card to the creditor based on the comparison of the amount of new credit card debt to the total amount of credit card debt. However Masuda disclose issuing a credit card to the creditor based on the comparison of the amount of new credit card debt to the total amount of credit card

debt. It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Duhon to include Masuda in order to analyze an applicant previous credit information. The benefit would have been for an issuer to determine whether or not a credit should be granted.

As per claim 39, Duhon disclose wherein the comparison of amount of new credit card debt to the total amount of credit card debt is performed over a predetermined number of months. (See column 15 line 40-45). It would have been obvious to one of ordinary skill in the art at the time the invention was made that the teachings of Duhon and Masuda when applied can perform these functions in order for comparison of amount of new credit card debt to the total amount of credit card debt is performed over a predetermined number of months. The benefit would have been to determine if an applicant credit standard rating is above a certain level whereby the issuer can make a determination whether to issue a credit card to an applicant.

As per claim 40, Duhon disclose wherein the comparison of the amount of new credit card debt to the total amount of credit card debt exceeds a first predetermined threshold and the comparison of the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold. (See column 15 lines 20). It would have been obvious to one of ordinary skill in the art at time the invention was made to modify the teachings of Duhon to include Masuda in order to compare the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold. The benefit would have been to determine whether total new credit card debt exceeds a first criteria and to determine whether total new credit card debt exceeds a second criteria.

As per claim 41-42, Duhon disclose receiving credit history data for a creditor. (Note abstract and column 2 lines 30-60 and column 6 lines 15-50). Duhon also disclose summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months; summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card, debt is summed for each of the predetermined number of months. (See column 9 lines 5-15 and column 15 line 20 and column 16 lines 20-25). Duhon also disclose calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months (See column 6 lines 55-65). Duhon also disclose calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and issuing a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.(See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). Duhon does not explicitly teach the issuance of credit card. However Masuda disclose a plurality of cards with storage means which can be issued are stocked in the retail store which has the first system, each card has each first

identification information of the card recorded in the storage means, when asked by a customer to buy goods with credit, the retail store assigns a certain card to the customer, and makes a contact with the second system which has information of and controls over purchases of goods by the said customer with credit, then inquire the credibility of the said customer, the second system investigates the credibility information of the customer, if the buying of the goods with credit is allowed, the second system transmits second identification information derived from the first identification information to the first system and in response to the transmitted second identification information, the means for deriving second identification information in the first system derives information corresponding to the transmitted information, and the comparing means compares the derived information with the transmitted second identification information, if the compared second identification information agrees with each other, then the reading/writing means writes information indicating that the card can be issued on the card, allowing the card to be issued, if the compared identification information does not agree with each other, then information representing that the compared identification information does not agree with each other is indicated or displayed, and the issuance of the card is rejected. (See column 4 lines 45-65). It would have been obvious to one of ordinary skill in art at the time the invention was made to modify the teachings of Duhon to include Masuda in order analyze credit cards accounts with various status and calculate the balance and calculating the different balances over a period of months. The benefit would have been to identify teaser surfers with time series credit history.

As per claim 43, Duhon disclose receiving credit history data for a creditor. (Note

abstract and column 2 lines 30-60 and column 6 lines 15-50). Duhon also disclose summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months; summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card, debt is summed for each of the predetermined number of months. (See column 9 lines 5-15 and column 15 line 20 and column 16 lines 20-25). Duhon also disclose calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months (See column 6 lines 55-65). Duhon also disclose calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and issuing a credit card to the creditor based on the comparison of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.(See column 2 line 40 and column 6 line 65 and column 7 lines 5-15 and column 8 lines 30-65 and column 9 lines 5-30 and column 16 lines 15-20). Duhon does not explicitly teach the issuance of credit card. However Masuda disclose a plurality of cards with storage means which can be issued are stocked in the retail store which has the first system, each card has each first identification information of the card recorded in the storage means, when asked by a

customer to buy goods with credit, the retail store assigns a certain card to the customer, and makes a contact with the second system which has information of and controls over purchases of goods by the said customer with credit, then inquire the credibility of the said customer, the second system investigates the credibility information of the customer, if the buying of the goods with credit is allowed, the second system transmits second identification information derived from the first identification information to the first system and in response to the transmitted second identification information, the means for deriving second identification information in the first system derives information corresponding to the transmitted information, and the comparing means compares the derived information with the transmitted second identification information, if the compared second identification information agrees with each other, then the reading/writing means writes information indicating that the card can be issued on the card, allowing the card to be issued, if the compared identification information does not agree with each other, then information representing that the compared identification information does not agree with each other is indicated or displayed, and the issuance of the card is rejected. (See column 4 lines 45-65). It would have been obvious to one of ordinary skill in art at the time the invention was made to modify the teachings of Duhon to include Masuda in order analyze credit cards accounts with various status and calculate the balance and calculating the different balances over a period of months. The benefit would have been to identify teaser surfers with time series credit history.

#### Conclusion

3. The prior art of record and not relied upon is considered pertinent to

Applicants disclosure.

Campbell(US Patent 6,487,284 ) teaches card telephone with speed dialing.

Lent et al (US Patent , 6,405,181 ) teaches method and apparatus for real time on line credit approval.

Walker et al(US Patent 6,374,230) teaches method apparatus and program for customizing credit accounts.

Bissonette et al (US Patent 6,343,279) teaches system integrating credit card transactions into a financial management system.

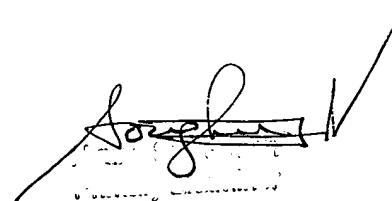
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Soung can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900

CG

January 21, 2003

A handwritten signature in black ink, appearing to read "Clement B. Graham", is positioned above a handwritten checkmark. The signature is fluid and cursive, with a distinct "C" at the beginning.